

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

Confirmation date: August 24, 2016

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IN RE:

CASE NO.: 16-22839-rdd

Luis Brea,

CHAPTER 13

Debtor.

Judge: Robert D. Drain
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**OBJECTION TO CONFIRMATION OF THE
DEBTOR'S PROPOSED CHAPTER 13 PLAN**

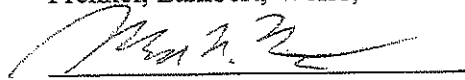
NOW COMES, Matrix Financial Services Corporation c/o Cenlar FSB, (hereinafter referred to as "Cenlar"), by and through its attorneys, Frenkel, Lambert, Weiss, Weisman & Gordon, LLP, and in support of its objection to confirmation of the Debtor's proposed Chapter 13 plan, states as follows:

1. On or about June 21, 2016, the Debtor herein filed a petition under Chapter 13 of the Bankruptcy Code and pursuant thereto an automatic stay was imposed.
2. Cenlar is a secured creditor of the Debtor pursuant to a note and mortgage executed by the Debtor and Annette Brea on June 9, 2015 to secure payment of the principal sum of \$308,500.00 on property located at 538 Almena Avenue, Ardsley, New York 10502.
3. Debtor's proposed plan does not specify that Cenlar is a secured creditor. In addition, the plan does not specify that the Debtor will be making ongoing post-petition payments directly to Cenlar. Currently, monthly on-going payments due to Cenlar in the amount of \$2,772.00. Therefore, confirmation of the plan must be denied.
4. Cenlar will withdraw its objection provided the Debtor files an amended Chapter 13 plan that addresses Cenlar's objection.

WHEREFORE, Cenlar, respectfully requests that confirmation of the Debtor's plan be denied and for other and further relief as is just and proper.

Dated: Bay Shore, New York
August 4, 2016

Respectfully submitted,
Frenkel, Lambert, Weiss, Weisman & Gordon, LLP



By: Mark R. Bernstein
Attorneys for Creditor
53 Gibson Street
Bay Shore, New York 11706
(631) 969-3100
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